

EXHIBIT A

**IN THE SUPERIOR COURT OF CLAYTON COUNTY  
STATE OF GEORGIA**

AMANDA STINSON,

Plaintiff,

v.

NAVY FEDERAL CREDIT UNION and  
EXPERIAN INFORMATION SOLUTIONS, INC.,

Defendants.

CIVIL ACTION NO.:

2024CV03833-10

**COMPLAINT**

Plaintiff Amanda Stinson (hereinafter “Plaintiff”), by and through her attorneys, the Law Offices of Robert S. Gitmeid & Associates, PLLC, by way of Complaint against the Defendants, Navy Federal Credit Union (hereinafter “NFCU”) and Experian Information Solutions, Inc. (hereinafter “Experian”) (collectively “Defendants”), hereby alleges as follows:

**INTRODUCTION**

1.

This is an action for damages brought by an individual consumer for Defendants’ violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681, et seq. (hereinafter the “FCRA”) and other claims related to unlawful credit reporting practices. The FCRA prohibits credit furnishers and consumer reporting agencies (hereinafter “CRA” or “CRAs”) from falsely and inaccurately reporting consumers’ credit information.

**PARTIES**

2.

Plaintiff is an adult citizen of the State of Georgia, residing in Ellenwood, Clayton County, Georgia.

3.

Plaintiff is a "consumer" as defined by 15 U.S.C. § 1681a(c) of the FCRA.

4.

NFCU is a federal credit union and “furnisher” of consumer credit information as that term is used in 15 U.S.C. § 1681s-2 of the FCRA.

5.

NFCU maintains its principal office in the State of Virginia and regularly conducts business in the State of Georgia.

6.

Experian is a corporation that engages in the business of maintaining and reporting consumer credit information. Experian is a “consumer reporting agency” as defined in 15 U.S.C. § 1681a(f) of the FCRA.

7.

Experian maintains its principal office in the State of California and regularly conducts business in the State of Georgia. Experian is one of the largest CRAs in the world.

**JURISDICTION AND VENUE**

8.

This Court holds jurisdiction over Experian pursuant to O.C.G.A. § 9-10-91 because (1) Experian transacted business with NFCU and Plaintiff in relation to the acts and/or omissions at issue; (2) Experian's acts and/or omissions at issue were committed in the State of Georgia by way of Experian's interactions with Plaintiff; and (3) Plaintiff's damages in this matter occurred in the State of Georgia by way of Experian's inaccurate and detrimental credit reporting of her NFCU account.

9.

This Court holds jurisdiction over NFCU pursuant to O.C.G.A. § 9-10-91 because (1) NFCU transacted business with Experian and Plaintiff in relation to the acts and/or omissions at issue; (2) NFCU's acts and/or omissions at issue were committed in the State of Georgia by way of NFCU's credit reporting interactions with Plaintiff; and (3) Plaintiff's damages in this matter occurred in the State of Georgia by way of NFCU's inaccurate and detrimental credit reporting of her NFCU account.

10.

Venue is proper in this Court pursuant to O.C.G.A. § 9-10-93 because a substantial part of the business was transacted and the acts and/or omissions in this matter, or some part thereof, occurred within Clayton County, Georgia; and Plaintiff is domiciled in Clayton County, Georgia.

**FACTUAL ALLEGATIONS**

11.

NFCU issued a credit account ending in 0352 to Plaintiff. The NFCU account was routinely reported on Plaintiff's consumer credit report.

12.

The consumer credit report at issue is a written communication of information concerning Plaintiff's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used for the purpose of serving as a factor in establishing the consumer's eligibility for credit to be used primarily for personal, family, or household purposes as defined by 15 U.S.C. § 1681a(d)(1) of the FCRA.

13.

On or about August 15, 2023, Plaintiff and Brock & Scott, PLLC, on behalf of NFCU, entered into a settlement agreement for the above-referenced account. Pursuant to the terms of the settlement, Plaintiff was required to make one lump sum payment totaling \$2,650.00 to settle and close her NFCU account.

14.

Plaintiff, via her debt settlement representative, timely made the requisite settlement payment. A "paid in full" letter evidencing Plaintiff's completion of the settlement agreement and settlement payment is attached hereto as **Exhibit A**.

15.

However, months later, Plaintiff's NFCU account continued to be negatively reported.

16.

In particular, on a requested credit report dated February 29, 2024, Plaintiff's NFCU account was reported with a status of "Charge Off," a balance of \$1,404.00, and an amount past due of \$1,404.00. The relevant portion of Plaintiff's February 2024 credit report is attached hereto as **Exhibit B**.

17.

This tradeline was inaccurately reported. As evidenced by the enclosed settlement documents and information, the account was settled for less than the full balance and must be reported as settled with a balance of \$0.00.

18.

On or about March 8, 2024, Plaintiff, via counsel, notified the national CRAs directly, including Experian, of a dispute with completeness and/or accuracy of the reporting of Plaintiff's NFCU account. A copy of Plaintiff's dispute letter is attached hereto as **Exhibit C**.

19.

Therefore, Plaintiff disputed the accuracy of the derogatory and inaccurate information reported by NFCU to Experian via certified mail in accordance with 15 U.S.C. § 1681i of the FCRA.

20.

Following the completion of the dispute period allotted under the FCRA, including in April 2024 and September 2024, Plaintiff requested updated credit reports and found that Defendants failed to make the required corrections to her NFCU account. The relevant portions of Plaintiff's April 2024 and September 2024 credit reports are attached hereto as **Exhibit D**.

21.

Upon information and belief, neither Experian nor any other CRA notified NFCU of the dispute by Plaintiff in accordance with the FCRA. Alternatively, Experian or another CRA did notify NFCU of Plaintiff's dispute, but Defendants failed to properly investigate and delete the tradeline at issue or failed to properly update the tradeline on Plaintiff's credit reports.

22.

If Defendants had performed a reasonable investigation of Plaintiff's dispute, then Plaintiff's NFCU account would have been updated to reflect a settled status with a balance of \$0.00.

23.

Although NFCU has promised through its subscriber agreements and/or contracts to accurately update consumer accounts, NFCU has nonetheless intentionally, willfully, recklessly, and/or negligently failed to follow this requirement, as well as the requirements set forth under the FCRA. This has resulted in the inaccurate and detrimental information remaining on Plaintiff's credit report.

24.

Defendants failed to properly maintain and failed to follow reasonable procedures to assure maximum possible accuracy of Plaintiff's credit information and credit reports, concerning the NFCU account in question, thus violating the FCRA. These violations occurred before, during, and after the dispute process began.

25.

At all times pertinent hereto, Defendants were acting by and through their agents, servants, and/or employees, who were acting within the scope and course of their employment, and under the direct supervision and control of the Defendants herein.

26.

At all times pertinent hereto, the conduct of Defendants, as well as that of their agents, servants, and/or employees was intentional, willful, reckless, negligent, and/or in wanton disregard for federal law and the rights of the Plaintiff herein.

**CAUSE OF ACTION**  
**FAIR CREDIT REPORTING ACT**

27.

Plaintiff reasserts and incorporates herein by reference all facts and allegations set forth above.

28.

Experian is a “consumer reporting agency,” as codified at 15 U.S.C. § 1681a(f).

29.

NFCU is an entity that, regularly and in the course of business, furnishes credit information to one or more CRAs about its transactions and/or experiences with any consumer and therefore constitutes a “furnisher,” as codified at 15 U.S.C. § 1681s-2.

30.

NFCU is reporting inaccurate credit information concerning Plaintiff to one or more CRAs as defined by 15 U.S.C. § 1681a of the FCRA.



31.

Plaintiff notified the national CRAs directly, including Experian, regarding a dispute on the NFCU account's completeness and/or accuracy, as reported.

32.

Upon information and belief, NFCU failed to complete an investigation of Plaintiff's written dispute and provide the results of an investigation to Plaintiff and the CRAs within the 30-day statutory period as required by 15 U.S.C. § 1681s-2(b).

33.

NFCU failed to promptly modify the inaccurate information on Plaintiff's credit reports in violation of 15 U.S.C. § 1681s-2(b).

34.

NFCU failed to correct and update Plaintiff's inaccurate credit information with all CRAs in violation of 15 U.S.C. § 1681s-2(b)(1)(D).

35.

Experian failed to delete information found to be inaccurate, reinserted the information without following the FCRA, and/or failed to properly investigate Plaintiff's dispute.

36.

Experian failed to maintain and failed to follow reasonable procedures to assure maximum possible accuracy of Plaintiff's credit reports, concerning the NFCU account in question, thus violating 15 U.S.C. § 1681e(b).

37.

As a result of the above violations of the FCRA, Plaintiff suffered actual damages in one or more of the following categories: decreased credit score, decreased credit capacity, denial of credit, embarrassment and emotional distress caused by the inability to obtain financing for everyday expenses, increased interest rates, and other damages that may be ascertained at a later date.

38.

As a result of the above violations of the FCRA, Defendants are liable to Plaintiff for actual damages, punitive damages, statutory damages, attorneys' fees, and costs.

### **CLAIM FOR RELIEF**

**WHEREFORE**, Plaintiff respectfully requests that judgment be entered against Defendants as follows:

- (a) That judgment be entered against Defendants for actual damages pursuant to 15 U.S.C. § 1681n, or alternatively, 15 U.S.C. § 1681o;
- (b) That judgment be entered against Defendants for statutory damages pursuant to 15 U.S.C. § 1681n;
- (c) That judgment be entered against Defendants for punitive damages pursuant to 15 U.S.C. § 1681n;
- (d) That the Court award costs and reasonable attorneys' fees pursuant to 15 U.S.C. § 1681n, or alternatively, 15 U.S.C. § 1681o; and
- (e) That the Court grant such other and further relief as may be just and proper.

**DEMAND FOR JURY TRIAL**

Pursuant to O.C.G.A. § 9-11-38, Plaintiff demands a trial by jury in this action of all issues so triable.

Dated: September 26, 2024

Respectfully submitted,

**Law Offices of Robert S. Gitmeid  
& Associates, PLLC**

*/s/ LaTonya Sims*

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By: LaTonya Sims, Esq.  
Georgia Bar No. 711135  
100 Galleria Parkway, Suite 1570  
Atlanta, Georgia 30339  
Tel: (770) 874-2445  
Email: LaTonya.S@gitmeidlaw.com  
*Counsel for Plaintiff Amanda Stinson*

# EXHIBIT A

THOMAS E. BROCK\*  
GREGORY A. SCOTT\*

**BROCK & SCOTT, PLLC**

1315 WESTBROOK PLAZA DRIVE  
WINSTON-SALEM, NC 27103  
336-354-0110, 888-461-7908  
FAX 336-354-1588  
MON-FRI 8:30AM - 5:30PM ET

\*Licensed in NC

ROCKVILLE, MD  
VIRGINIA BEACH, VA  
WINSTON-SALEM, NC  
COLUMBIA, SC  
ATLANTA, GA  
FRANKLIN, TN  
FT LAUDERDALE, FL  
FARMINGTON HILLS, MI

August 28, 2023

AMANDA R STINSON

Creditor: Navy Federal Credit Union  
Account Number: \*\*\*\*\*0352  
Our Reference Number: 7227

Dear AMANDA R STINSON:

We have received your total payment of **\$2,650.00** on the above referenced account. This account is now settled and has been closed with receipt of this amount. Our firm will file the necessary paperwork to dismiss the lawsuit that was filed against you on behalf of the creditor in case #2023CM13071, in Clayton County. If you have any questions, please feel free to contact us directly.

Sincerely,

BROCK & SCOTT, PLLC  
Toll Free: (888) 461-7908 Fax: (336) 354-1588  
E-mail: Collections@brockandscott.com

**This communication is from a debt collector.**

# EXHIBIT B

Credit report

Provided by **EQUIFAX**

Report date: Feb 29, 2024

Personal info

Reported names	Amanda R Stinson	Addresses	Date reported
DOB			
SSN			
Employment info			

Account summary

Accounts

Credit cards

NAVY FEDERAL CU  
Reported: Jan 31, 2024

\$1,404.00  
Closed

Overview

Balance: \$1,404.00

Payment history

Amount Past Due\$1,404.00

Account details

Account Number0352

Account StatusCharge Off

Open Date

Last Activity

TypeCredit Card

ResponsibilityIndividual

RemarksCharged Off Account, Account Closed By Credit Grantor, Fixed Rate

Times 30/60/90 Days Late

Months Reviewed

Term Source Type

High Balance

High Credit

Creditor information

NAVY FEDERAL CU  
ONE SECURITY PLACE  
MERRIFIELD, VA 22119  
(800) 336-3333





# EXHIBIT C



The Law Offices of  
**ROBERT S. GITMEID & ASSOC., PLLC**

March 8, 2024

**VIA CERTIFIED MAIL**

Transunion Consumer Solutions  
P.O. Box 2000  
Chester, PA 19016

Equifax Information Services, LLC  
P.O. Box 740256  
Atlanta, GA 30374-0256

Experian  
P.O. Box 4500  
Allen, TX 75013

Re:	Amanda Stinson
Creditor:	Navy Federal Credit Union
Collection Agency:	Brock & Scott, PLLC
Account No.:	Ending in 0352
SSN:	Ending in [REDACTED]
Address:	[REDACTED]

Dear Sir and/or Madam,

Please be advised that this office was retained to represent Amanda Stinson with respect to her claims for violations under the Fair Credit Reporting Act, 15. U.S.C. § 1681, et seq. (the "FCRA") and other claims related to unlawful credit reporting practices.

On or about August 15, 2023, Ms. Stinson and Brock & Scott, PLLC on behalf of Navy Federal Credit Union ("Navy FCU") entered into a settlement agreement for the above-referenced account. A recording of the settlement agreement is available upon request. Pursuant to the terms of the settlement, Ms. Stinson was required to make a lump sum payment totaling \$2,650.00 to settle and close her Navy FCU account. Ms. Stinson, via her debt settlement representative, timely made the requisite settlement payment. A Paid in Full letter is attached herein for your review.

However, many months later, Ms. Stinson's account continues to be negatively reported. In particular, on a requested credit report dated February 29, 2024, Ms. Stinson's account was reported with a status of "CHARGE OFF", a balance of \$1,404.00 and a past due balance of \$1,404.00. The relevant portion of Ms. Stinson's credit report is attached herein for your review. The trade line was inaccurately reported. As evidenced by the enclosed documents, the account was settled in full and has a balance of \$0.00.

Please take notice that this dispute is made pursuant to 15 U.S.C. § 1681i under the FCRA. Therefore, if this inaccuracy is not corrected within thirty (30) days, we will pursue further legal process on behalf of our client.

Thank you for your prompt attention to this important matter.

Very truly yours,

Melissa Rodriguez  
Paralegal  
The Law Offices of Robert S. Gitmeid  
& Associates, PLLC  
[Melissa.R@gitmeidlaw.com](mailto:Melissa.R@gitmeidlaw.com)  
(866) 249-1137

THOMAS E. BROCK\*  
GREGORY A. SCOTT\*

**BROCK & SCOTT, PLLC**

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FT LAUDERDALE, FL  
FARMINGTON HILLS, MI

August 28, 2023

AMANDA R STINSON

Creditor: Navy Federal Credit Union  
Account Number: \*\*\*\*\*0352  
Our Reference Number: 7227

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Sincerely,

BROCK & SCOTT, PLLC  
Toll Free: (888) 461-7908 Fax: (336) 354-1588  
E-mail: Collections@brockandscott.com

**This communication is from a debt collector.**

Credit report

Provided by **EQUIFAX**

Report date: Feb 29, 2024



Personal info

Reported names	Amanda R Stinson	Addresses	Date reported
DOB			
SSN			
Employment info			

Account summary



Accounts



Credit cards



NAVY FEDERAL CU  
Reported: Jan 31, 2024

\$1,404.00  
Closed

Overview

Balance: \$1,404.00

Payment history

Amount Past Due \$1,404.00

Account details

Account Number 0352

Account Status Charge Off

Open Date

Last Activity

Type Credit Card

Responsibility Individual

Remarks Charged Off Account, Account Closed By Credit Grantor, Fixed Rate

Times 30/60/90 Days Late

Months Reviewed

Term Source Type

High Balance

High Credit

Creditor information

NAVY FEDERAL CU  
ONE SECURITY PLACE  
MERRIFIELD, VA 22119  
(800) 336-3333



# EXHIBIT D

Credit report

TransUnion

Equifax

Experian

All bureaus

Bureau	TransUnion	EQUIFAX	experian
VantageScore 3.0			
Report date	Apr 17, 2024	Apr 17, 2024	Apr 17, 2024

Personal info

Reported names	Amanda Ruth Stinson	Amanda R Stinson Amanda Ruth Jonesstinson	Amanda R Stinson
DOB			
SSN			
Employment info			
Addresses			

Account summary

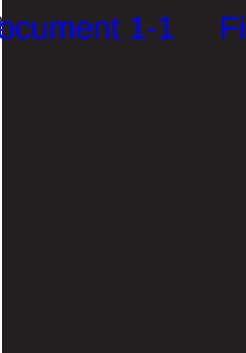
Bureau	TransUnion	EQUIFAX	experian
Total accounts			
Open accounts			
Closed accounts			
Delinquent			
Derogatory			
Collections			
Balances			
Payments			
Public records			
Inquiries (2 years)			

Accounts

We gathered all of the accounts listed on your report for you. Click on any account to learn more about your history and how to plan for tomorrow.

Bureau	TransUnion	EQUIFAX	experian
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Credit cards



Hide details 	Feb 29, 2024		\$0.00	Mar 31, 2024		\$1,404.00
			NAVY FCU			NAVY FEDERAL CR UNION
	Account details			Account details		
	Account Number		XXXX	Account Number		035X
	Date Opened		Dec 3, 2015	Date Opened		Dec 3, 2015
	Last Activity		Feb 29, 2024	Last Activity		Jan 1, 2023
	Original Creditor			Original Creditor		
	Monthly Payment		\$0.00	Monthly Payment		\$0.00
	Term Source Type			Term Source Type		
	Current Rating		Collection/Charge-off	Current Rating		Collection/Charge-off
	Status		Closed	Status		Charge Off
	Type		Individual	Type		Individual
	High Balance		\$5,194.00	High Balance		
	Unpaid Balance		\$0.00	Unpaid Balance		\$1,404.00
	Highest Adverse Rating		Collection/Charge-off	Highest Adverse Rating		Collection/Charge-off



Most Recent Adverse	Collection/Charge
Rating	off
Comments	Settled - Less Than Full Balance
Account details	
No History Is Available	
Collection agency	
NAVY FCU	
Account ID:	
225c952c0f56478ef6dffad4a6c1f591	

Unpaid Balance Reported As A Loss By Credit Grantor, Account Closed At Credit Grantor's Request

Account details

You've Made 83% Of Payments For This Account On Time.

2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	CC			
	Jul	Aug	Sep	Oct	Nov	Dec

2023	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	N/A	N/A	N/A	N/A

2022	Jan	Feb	Mar	Apr	May	Jun
	OK	OK	OK	OK	OK	OK
	Jul	Aug	Sep	Oct	Nov	Dec
	OK	30	60	90	120	120

2021	Jan	Feb	Mar	Apr	May	Jun
	OK	OK	OK	OK	OK	OK
	Jul	Aug	Sep	Oct	Nov	Dec
	OK	OK	OK	OK	OK	OK

2020	Jan	Feb	Mar	Apr	May	Jun
	OK	OK	OK	OK	OK	OK
	Jul	Aug	Sep	Oct	Nov	Dec
	OK	OK	OK	OK	OK	OK

2019	Jan	Feb	Mar	Apr	May	Jun
	OK	OK	OK	OK	OK	OK
	Jul	Aug	Sep	Oct	Nov	Dec
	OK	OK	OK	OK	OK	OK

2018	Jan	Feb	Mar	Apr	May	Jun
	OK	OK	OK	OK	OK	OK
	Jul	Aug	Sep	Oct	Nov	Dec
	OK	OK	OK	OK	OK	OK

2017	Jan	Feb	Mar	Apr	May	Jun
				OK	OK	OK
	Jul	Aug	Sep	Oct	Nov	Dec
	OK	OK	OK	OK	OK	OK

OK

Paid on time

30

30 days past due

60

60 days past due

90

90 days past due

120

120 days past due

150

150 days past due

BR

Bankruptcy

RF

Repossession or foreclosure

CC

Collection or charge off

VS

Voluntary surrender

N/A

No data available

Collection agency

NAVY FEDERAL CR UNION  
820 FOLLIN LN SE  
VIENNA, VA 22180  
(888) 842-6328

Account ID:  
f73e6f83fce53008492b71293cc0e057

Credit report

TransUnion

Equifax

Experian

All bureaus

Bureau

TransUnion

EQUIFAX

experian

VantageScore® 3.0

Report date

Sep 24, 2024

Sep 24, 2024

Sep 24, 2024

Personal info

Reported names

Amanda Ruth Stinson

Amanda R Stinson

Amanda R Stinson

Amanda Ruth Jonesstinson

DOB

SSN

Employment info

Addresses

Account summary

Bureau

TransUnion

EQUIFAX

experian

Total accounts

Open accounts

Closed accounts

Delinquent

Derogatory

Collections

Balances

Payments

Public records

Inquiries (2 years)

Accounts

We gathered all of the accounts listed on your report for you. Click on any account to learn more about your history and how to plan for tomorrow.

Bureau

TransUnion

EQUIFAX

experian

Credit cards



Hide Details	⊖	Feb 29, 2024		\$0.00		NAVY FCU	
		Account details					
		Account Number		XXXX			
		Date Opened		Dec 3, 2015			
		Last Activity		Feb 29, 2024			
		Original Creditor					
		Monthly Payment		\$0.00			
		Term Source Type					
		Current Rating		Collection/Charge-off			
		Status		Closed			
		Type		Individual			
		High Balance		\$5,194.00			
		Unpaid Balance		\$0.00			
		Highest Adverse Rating		Collection/Charge-off			
		Most Recent Adverse Rating		Collection/Charge-off			
		Comments		Settled - Less Than Full Balance			
		Account details					
		No History Is Available					
		Collection agency					

Aug 31, 2024	⊖	\$1,404.00		NAVY FEDERAL CR UNION			
		Account details					
		Account Number		035X			
		Date Opened		Dec 3, 2015			
		Last Activity		Jan 1, 2023			
		Original Creditor					
		Monthly Payment		\$0.00			
		Term Source Type					
		Current Rating		Collection/Charge-off			
		Status		Charge Off			
		Type		Individual			
		High Balance					
		Unpaid Balance		\$1,404.00			
		Highest Adverse Rating		Collection/Charge-off			
		Most Recent Adverse Rating		Collection/Charge-off			
		Comments		Unpaid Balance Reported As A Loss By Credit Grantor, Account Closed At Credit Grantor's Request			
		Account details					
		You've Made 77% Of Payments For This Account On Time.					

Account ID:  
225c952c0f56478ef6dffad4a6c1f591

	Jan	Feb	Mar	Apr	May	Jun
2024	N/A	N/A	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC				
2023	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	N/A	N/A	N/A	N/A
2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	30	60	90	120	120
2021	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2018	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2017	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
			✓	✓	✓	✓
	✓	Paid on time				
	30	30 days past due				
	60	60 days past due				
	90	90 days past due				
	120	120 days past due				
	150	150 days past due				
	BR	Bankruptcy				
	RF	Repossession or foreclosure				
	CC	Collection or charge off				
	VS	Voluntary surrender				
	N/A	No data available				

Collection agency

NAVY FEDERAL CR UNION  
820 FOLLIN LN SE  
VIENNA, VA 22180  
(888) 842-6328

Account ID:  
f73e6f83fce53008492b71293cc0e057

